

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Order Filed on July 25, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Edwin Camacho  
Yahaira Camacho

Case No.: 24-18514

Adv. No.:

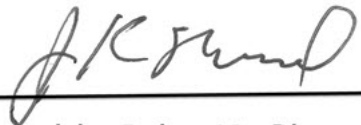
Hearing Date: July 23, 2025

Judge: JKS

**ORDER APPROVING SECOND MORTGAGE FROM SECRETARY OF HOUSING  
AND URBAN DEVELOPMENT AND ITS SUCCESSORS AND ASSIGNS ON  
PROPERTY COMMONLY KNOWN AS 132 CREST DRIVE, BELLEVILLE, NEW  
JERSEY**

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is  
hereby **ORDERED**.

**DATED: July 25, 2025**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

Debtors: Edwin Camacho and Yahaira Camacho

Case No.: 24-18514-JKS

Caption of Order: Order Approving Second Mortgage on Property commonly known as 132 Crest Drive,  
Belleville, New Jersey 07109

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Upon the motion of the Debtors, Edwin Camacho and Yahaira Camacho, through their attorney, to obtain an Order to approve a New Jersey Partial Claims Secondary Note and New Jersey Mortgage, with the mortgagee/lender being identified as the Secretary of Housing and Urban Development and its successors and assigns, as a second mortgage against the premises commonly known as 132 Crest Drive, Belleville, New Jersey 07109, and for good cause shown,

IT IS ORDERED that the Debtors/Mortgagors, Edwin Camacho and Yahaira Camacho, are approved for said Second mortgage which is titled as New Jersey Mortgage, with the lender, the Secretary of Housing and Urban Development and its successors and assigns, dated April 17, 2025, in the total amount of \$15,351.33, which is secured against the property commonly known as 132 Crest Drive, Belleville, New Jersey 07109. Said second mortgage amount is the sum of money needed to bring the first Mortgagee current, post petition, due to missed post petition mortgage payments by the Debtors;

IT IS FURTHER ORDERED that the said second New Jersey Mortgage from the Secretary of Housing and Urban Development and its successors and assigns, will be subordinate to the Debtor's current first mortgage with Mortgage Electronic Registration Systems, Inc., which is serviced by M&T Bank and was taken out by the Debtors on or about July 2020;

IT IS FURTHER ORDERED that the New Jersey Partial Claims Secondary Note and New Jersey Mortgage, with the mortgage lender being identified as the Secretary of Housing and Urban Development and its successors and assigns, is due an payable, in full, on August 1, 2050;

IT IS FURTHER ORDERED that the Creditor/Lender of the Partial Claims Note and New Jersey Mortgage, from the Secretary of Housing and Urban Development and its successors and assigns, shall file an amended claim with the Bankruptcy Court for said Mortgage within 30 days of the entry of this Order;

IT IS FURTHER ORDERED that the Debtor shall file an amended “Schedule D” adding Secretary of Housing and Urban Development and its successors and assigns, as a Secured Creditor in this case, within 30 days of the entry of this Order;

IT IS FURTHER ORDERED that all of the unsecured creditors will be paid 100% of their timely filed proofs of claim as per the Debtor’s Plan and the Court’s Confirmation Order;

IT IS FURTHER ORDERED that the movant shall serve this Order on all of the Debtors and Creditors, the Trustee and all other parties who entered an appearance in this case.